

Information to identify the case:

Debtor 1	Ronald Brodie	Social Security number or ITIN	xxx-xx-3854
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-21672-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ronald Brodie

6/12/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Ronald Brodie
DebtorCase No. 19-21672-ABA
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 3
Total Noticed: 47

Date Rcvd: Jun 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2020.

db +Ronald Brodie, 20 Palmer Drive, Moorestown, NJ 08057-3874
 aty +Kasen & Kasen, 1874 E Marlton Pike, Cherry Hill, NJ 08003-2044
 cr +Landmark Growth Capital Partners, LP, c/o Joel R. Glucksman, Esq.,
 Scarinci & Hollenbeck, LLC, 1100 Valley Brook Avenue,
 Scarinci & Hollenbeck, LLC, 1100 Valley, Lyndhurst, NJ 07071-3620
 cr +Landmark IAM Growth Capital, LP, c/o Joel R. Glucksman, Esq., Scarinci & Hollenbeck, LLC,
 1100 Valley Brook Avenue, Scarinci & Hollenbeck, LLC, 1100 Valley,
 Lyndhurst, NJ 07071-3620
 cr +Noble Opportunity Fund II, LP, 1817 Olde Homestead Lane, Suite 101,
 Lancaster, PA 17601-6751
 r +Weichert Realtors, 202 W. Main Street, Moorestown, NJ 08057-2326
 518296086 +2EE LLC, 2 Bala Plaza, Suite 503, Bala Cynwyd, PA 19004-1514
 518296089 +AT & T Universal Card, 6716 Grade Lane, Building 9, Suite 910, Louisville, KY 40213-3410
 518341069 +BANK OF AMERICA, N.A., KML Law Group, P.C., 216 Haddon Avenue, Ste. 406,
 Westmont, NJ 08108-2812
 518296094 #+Credit Junction, 132 West 31st St., Suite 1301, New York, NY 10001-3436
 518296095 +Crider Avenue Properties, LLC, 360 Crider Ave., Moorestown, NJ 08057-1239
 518296097 +Flaster Greenberg, P.C., Attn: Managing Member, 1810 Chapel Ave. West,
 Cherry Hill, NJ 08002-4618
 518296098 Ford Motor Credit, P.O. Box 65057, Dallas, TX 75265
 518664439 +IBEW Local 98 Benefit Funds, c/o Jewemy E. Meyer, Esquire, Cleary Josem & Trigiani, LLP,
 325 Chestnut St., Suite 200, Philadelphia, PA 19106-2602
 518296100 +Landmark Growth Capital Partners LP, Attn: President, 10 Mill Pond Lane,
 Simsbury, CT 06070-2429
 518296099 +Landmark Growth Capital Partners LP, c/o Scarinci & Hollenbeck, LLC, 1100 Valley Brook Ave.,
 Bo 790, Lyndhurst, NJ 07071-3620
 518296102 +Landmark Iam Growth Capital LP, Attn: President, 10 Mill Pond Lane,
 Simsbury, CT 06070-2429
 518296101 +Landmark Iam Growth Capital LP, c/o Scarinci & Hollenbeck LLC, 1100 Valley Brook Ave.,
 Box 790, Lyndhurst, NJ 07071-3620
 518731305 +M. Joseph Dickerson, Esquire, Heritage Law Group, 120 North Collins St., Suite 201,
 Plant City, FL 33563-3318
 518524591 +MidCap Funding XVII Trust, c/o Midcap Financial Services-Servicer,
 Attn: TCJ Servicing Manager, 7255 Woodmont Avenue, Suite 200, Bethesda, MD 20814-7904
 518296105 #+NW Sign Industries, Inc., 360 Crider Ave., Moorestown, NJ 08057-1239
 518296103 +Noble Opportunity Fund II L.P., c/o Windels Marx Lane & Mittendorf LLP,
 Attn: Mark Slama, Esquire, 120 Albany Street Plaza, New Brunswick, NJ 08901-2163
 518296104 +Noble Opportunity Fund II L.P., Attn: President, Suite 101, 1817 Old Homestead Lane,
 Lancaster, PA 17601-6751
 518296107 +SGF Credit Partners, 1541 Ocean Ave., Suite 200, Santa Monica, CA 90401-2104
 518411209 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
 PO Box 245, Trenton, NJ 08695-0245)
 518731304 +Tampa Service Company, Inc., d/b/a, Pacesetter Personnel Service, 3203 W. Alabama,
 Houston, TX 77098-1701
 518318224 #+William and Stephanie Smith, 401 Hawthorne Road, Pittsburgh, PA 15209-1701

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Jun 13 2020 04:13:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 13 2020 00:58:24 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 13 2020 00:58:21 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518415655 EDI: GMACFS.COM Jun 13 2020 04:13:00 Ally Financial Lease Trust, PO Box 130424,
 Roseville MN 55113-0004
 518296087 +EDI: RMSC.COM Jun 13 2020 04:13:00 Amazon Prime Store Card/Syncrony Bank, P.O. Box 960013,
 Orlando, FL 32896-0013
 518296088 +EDI: AMEREXPR.COM Jun 13 2020 04:13:00 American Express, P.O. Box 650448,
 Dallas, TX 75265-0448
 518322535 EDI: BECKLEE.COM Jun 13 2020 04:13:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 518296090 +EDI: BANKAMER.COM Jun 13 2020 04:13:00 Bank of America, P.O. Box 31785,
 Tampa, FL 33631-3785
 518296091 +EDI: BANKAMER.COM Jun 13 2020 04:13:00 Bank of America, P.O. Box 15019,
 Wilmington, DE 19850-5019
 518424842 EDI: BANKAMER.COM Jun 13 2020 04:13:00 Bank of America, N.A., PO Box 31785,
 Tampa, FL 33631-3785
 518296092 +EDI: BANKAMER2.COM Jun 13 2020 04:13:00 Bank of America, N.A.,
 c/o Brian Moynihan, Chairman & CEO, 100 North Tryon Street, NC1-007-56-11,
 Charlotte, NC 28255-0001

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518296093 +EDI: CAPITALONE.COM Jun 13 2020 04:13:00 Capital One, 6125 Lakeview Rd., Suite 800, Charlotte, NC 28269-2605
518364818 +EDI: AIS.COM Jun 13 2020 04:13:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518323368 +EDI: IRS.COM Jun 13 2020 04:13:00 Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
518296096 +EDI: DISCOVER.COM Jun 13 2020 04:13:00 Discover, P.O. Box 6103, Carol Stream, IL 60197-6103
518328293 EDI: DISCOVER.COM Jun 13 2020 04:13:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518410098 EDI: PRA.COM Jun 13 2020 04:13:00 Portfolio Recovery Associates, LLC, c/o At&t, POB 41067, Norfolk VA 23541
518298496 +EDI: RMSC.COM Jun 13 2020 04:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518518756 +EDI: RMSC.COM Jun 13 2020 04:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518685660 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 13 2020 00:58:21 United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518322536* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518322537* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518325434* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518386387* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518296106 ##+Patricia J. Brodie, 810 Joshua Court, Moorestown, NJ 08057-3830

TOTALS: 0, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2020 at the address(es) listed below:

Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.axosfs.com
Daniel F. Corrigan on behalf of Creditor Noble Opportunity Fund II, LP dcorrigan@windelsmarx.com, mslama@windelsmarx.com
David A. Kasen on behalf of Debtor Ronald Brodie dkasen@kasenlaw.com
Jeffrey M. Sponder on behalf of U.S. Trustee U.S. Trustee jeffrey.m.sponder@usdoj.gov, jeffrey.m.sponder@usdoj.gov
Joel R. Glucksman on behalf of Creditor Landmark IAM Growth Capital, LP jglucksman@sh-law.com, rjoyce@sh-law.com
Joel R. Glucksman on behalf of Creditor Landmark Growth Capital Partners, LP jglucksman@sh-law.com, rjoyce@sh-law.com
John C. Kilgannon on behalf of Creditor William R Smith jck@stevenslee.com
John C. Kilgannon on behalf of Creditor Stephanie Smith jck@stevenslee.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Kevin Gordon McDonald on behalf of Creditor BANK OF AMERICA, N.A. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11